

Gold Track Select



MetLife



preparing

to reach your retirement goal



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on course with your future

Gold Track Select rides a ribbon of cross-ties harking back to an inspirational past. There, in the Colorado of the 1890s, prospectors discovered gold and built the Gold Track Railway for local service to and from the mines.

Gold Track Select Variable Annuity—designed specifically for retirement, is a long-term financial vehicle that may suit your overall retirement strategy. This commemorates these Colorado miners. Come share their drive. Come aboard Gold Track Select.

On Track With Investments

Gold Track Select was created to work hand-in-hand with your qualified retirement program to help you reach your unique retirement goals and has the flexibility built in to enable you to make funding changes as your life changes.

Diversification

Gold Track Select funding choices were chosen with an eye to providing choices for almost any risk tolerance and time horizon. You may diversify your portfolio using any of the available funding choices managed by well-known portfolio managers. Diversification is a strategy of distributing assets among different funding choices in order to limit losses in the event of a fall in a particular market or industry. Although diversification across multiple asset types may help to reduce overall risk, it does not eliminate market risk altogether.

To provide additional diversification, five Metropolitan Series Funds, Inc. Asset Allocation Portfolios and three Met Investors Series Trust Asset Allocation Portfolios are available to you. Each Portfolio is designed to meet a specific investment objective that invests in multiple portfolios spread over diverse asset classes. Depending on your investment risk tolerance, one of the following portfolios can be used: conservative, conservative to moderate, moderate, moderate to aggressive and aggressive for the five Metropolitan Series Fund Portfolios; and balanced, moderate and growth for the three Met Investors Series Trust Portfolios.

In addition to a variety of variable funding options and Asset Allocation Portfolios, Gold Track Select also offers a Registered Fixed Account Option which provides for a guaranteed interest rate. The Registered Fixed Account Option offers an initial rate guarantee for one full year from the date the purchase payment is applied. Withdrawals are subject to surrender charges of up to 5%. A market value adjustment may apply upon plan termination. The market value adjustment may result in a higher or lower surrender value.

On Track With Annual Income Tax Deferral

Money you set aside in your qualified plan funded by your annuity can reduce the amount of income taxed in a given year—so your annual income taxes can be lower. Eventually you will pay annual income taxes on your contributions and earnings, but this may be many years away. Distributions are subject to payment of ordinary income taxes. Restrictions on distributions may apply under the plan.

Distributions that are allowed under a 403(b) plan are generally assessed a 10% penalty if the participant is under age 59½. All 457(b) and 403(b) plans receive income tax deferral under the Internal Revenue Code. Although there are no additional tax benefits by funding your plan with an annuity, doing so does offer you additional insurance benefits such as the availability of a guaranteed income for life.

Distributions under a 403(b) salary deferral arrangement generally cannot be made prior to age 59½ except by reason of death, disability or separation from service. Amounts received prior to age 59½ are generally subject to a 10% tax penalty.

Distributions from 457(b) plans are generally not available prior to age 70½ (except for separation from service) and are not subject to the 10% penalty tax, however, the penalty tax can apply to withdrawals that are attributable to rollovers from IRAs and other eligible retirement plans made to a governmental 457(b) plan.

Consult your independent tax advisor.

	TAX-DEFERRED RETIREMENT SAVINGS	NON-TAX-DEFERRED RETIREMENT SAVINGS
Monthly Contribution	\$200	\$200
Do contributions reduce current income taxes?	Yes	No
Do earnings accumulate income tax-deferred?	Yes	No

Under current federal income tax law, taxable distributions under annuities and qualified plans (including IRAs) are taxed at ordinary income tax rates and do not qualify for the reduced tax rates that currently apply to long-term capital gains and qualified dividend income.

facts at a glance

Purchase Payments¹

- Allocated product – \$1,000 average annually per participant account
- Unallocated product – \$10,000 annually per group contract

Transfer Privileges

- No surrender charges for transfers within approved funding options.
- Transfers available between the variable funding options (subject to certain restrictions; see the prospectus for more details).
- Transfer from the Registered Fixed Account Option may be limited to 20% of the contract value in the Registered Fixed Account Option as of the preceding contract/certificate year. (Transfers to a non-competing fund are prohibited from transferring back to the Registered Fixed Account Option for 90 days.)
- Transfers from variable funding options to the Registered Fixed Account Option are restricted.
- Transfers are not allowed from the Registered Fixed Account Option to a competing fund. A competing fund is a fund composed mainly of fixed income and money market securities. Please see the prospectus for additional information.

Benefit Responsive Waivers

The Surrender Charge of up to 5% will be waived on distributions from the contract/certificate for the following reasons:²

- Retirement
- Death
- Loans (if available)
- Disability (as defined by the IRS)
- Hardship Withdrawals (as defined by the IRS)
- Separation from Service
- Return of Excess Plan Contributions
- Minimum Distribution Requirements³
- Transfers to Employer Stock Funds
- Certain Plan Expenses (as mutually agreed upon)
- Annuitization

Loans

- Standard TSA loan program for 403(b) programs. (Subject to employer plan requirements)

Additional Features

- Dollar Cost Averaging⁴
- Systematic Withdrawal/Required Minimum Distribution³
- Full range of annuitization options
- Automatic Rebalancing⁴

Death Benefit

A death benefit is available⁵ (for unallocated contracts this benefit may not be available in all jurisdictions and is available only with our consent):

- **Prior to participant attaining age 75 the death benefit is:** the greater of a) or b), for each option, less any applicable premium tax, minus outstanding loan amounts and prior surrenders as of the date we receive Due Proof of Death and payment instructions in good order (as defined in the Prospectus).
(a) the cash value of participant's individual account
(b) the total net purchase payments under the participant's individual account.
- **Prior to participant attaining age 75 and above:** the death benefit is equal to the cash value of the participant's individual account less any applicable premium tax and outstanding loans (and prior surrenders on the previously allocated contract only) as of the date we receive Due Proof of Death and payment instructions in good order.

Free Withdrawals^{2,6}

A 10% free withdrawal allowance is available after the first contract/certificate year. The free withdrawal allowance, calculated annually, is 10% of the cash value as of the first valuation date of the current contract/certificate year.

1 We may terminate the contract if the account value is less than \$20,000 (unallocated) or \$2,000 (allocated) with no purchase payments received in the last 3 years (2 years in New York).
2 Withdrawals are subject to ordinary income tax and if made prior to age 59½, may be subject to a 10% federal tax penalty. In addition, withdrawals and loans or a market value adjustment can reduce contract value and death benefit value.
3 Generally, Required Minimum Distributions (RMD) must commence by April 1 following the year you reach age 70½. Please note, a 50% penalty tax is imposed on the amount of RMD not taken in a given year (*relates to this annuity*).
4 Dollar cost averaging and portfolio rebalancing do not assure profit nor protect against loss in a declining market. Since dollar cost averaging involves continuous purchase payments regardless of fluctuating prices, consider the financial ability to continue purchase payments during periods of low price levels.
5 The Registered Fixed Account Option, beneficiary protection and the guaranteed payout options are backed by the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut.
6 Free withdrawals refers to the amount of withdrawal not subject to surrender charges.

gold track select funding choices by asset class

(Within each asset class, funding choices are listed in alphabetical order)

Fixed Interest Account

Registered Fixed Account Option guarantees are subject to the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut, Bloomfield, CT.

Money Market

BlackRock Money Market Portfolio
Legg Mason Western Asset Variable Adjustable Rate
Income Portfolio^H

Intermediate-Government Bond

Western Asset Management U.S. Government Portfolio

Intermediate-Term Bond

Barclays Capital Aggregate Bond Index Portfolio^I
BlackRock Bond Income Portfolio^H
PIMCO Total Return Portfolio^{F,H}

Multi-Sector Bond

Pioneer Strategic Income Portfolio^{F,H}

Inflation-Protected Bond

PIMCO Inflation Protected Bond Portfolio^{F,H}

High Yield Bond

BlackRock High Yield Portfolio^H
Legg Mason Western Asset Variable High Income Portfolio^H
Lord Abbett Bond Debenture Portfolio^H

Moderate Allocation

BlackRock Diversified Portfolio^H
Legg Mason ClearBridge Variable Equity Income
Builder Portfolio^{F,H}
Legg Mason Investment Counsel Variable Social
Awareness Portfolio^F
MFS[®] Total Return Portfolio

Large Cap Value

BlackRock Large Cap Value Portfolio
Davis Venture Value Portfolio
Fidelity Value Leaders Portfolio
Lord Abbett Growth and Income Portfolio
MFS[®] Value Portfolio
Van Kampen Comstock Portfolio^C

Global Equity

American Funds[®] Global Growth Fund^F
Oppenheimer Global Equity Portfolio^F

Large Cap Blend

American Funds[®] Growth-Income Fund
BlackRock Large Cap Core Portfolio
Legg Mason ClearBridge Variable Appreciation Portfolio^C
Legg Mason ClearBridge Variable Fundamental All Cap
Value Portfolio^{C,F}
Legg Mason Value Equity Portfolio^D
MetLife Stock Index Portfolio^I
Pioneer Fund Portfolio

Global Real Estate

Clarion Global Real Estate Portfolio^{F,R}

International

Harris Oakmark International Portfolio^F
MFS[®] Research International Portfolio^F
Morgan Stanley EAFE[®] Index Portfolio^{F,I}
Templeton Foreign Securities Fund^F

Mid Cap Blend

Lazard Mid Cap Portfolio^C

Small Cap Value

Delaware VIP Small Cap Value Series^C
Dreman Small Cap Value Portfolio^C
Third Avenue Small Cap Value Portfolio^{C,F}

Large Cap Growth

American Funds[®] Growth Fund
BlackRock Legacy Large Cap Growth Portfolio
Fidelity[®] VIP Contrafund[®] Portfolio^{F,Y}
Janus Forty Portfolio^{D,F}
Jennison Growth Portfolio^C
Legg Mason ClearBridge Aggressive Growth Portfolio^{C,D}
Legg Mason ClearBridge Variable Large Cap Growth Portfolio^{C,D}
Oppenheimer Capital Appreciation Portfolio^C
T. Rowe Price Large Cap Growth Portfolio

Small Cap Blend

Russell 2000[®] Index Portfolio^{C,I}

Mid Cap Growth

BlackRock Aggressive Growth Portfolio^C
Fidelity[®] VIP Mid Cap Portfolio^{C,Y}
Janus Aspen Series Enterprise Portfolio

Small Cap Growth

Invesco Small Cap Growth Portfolio^C
Legg Mason ClearBridge Variable Small Cap Growth Portfolio^C
T. Rowe Price Small Cap Growth Portfolio^C

Emerging Markets

MFS[®] Emerging Markets Equity Portfolio^F
Templeton Developing Markets Securities Fund^F

Asset Allocations

American Funds[®] Balanced Allocation Portfolio^{AA}
American Funds[®] Growth Allocation Portfolio^{AA}
American Funds[®] Moderate Allocation Portfolio^{AA}
MetLife Aggressive Allocation Portfolio^{AA}
MetLife Conservative Allocation Portfolio^{AA}
MetLife Conservative to Moderate Allocation Portfolio^{AA}
MetLife Moderate Allocation Portfolio^{AA}
MetLife Moderate to Aggressive Allocation Portfolio^{AA}

footnotes

- C Invests in stocks of small capitalization or mid capitalization companies. Such stocks may fluctuate in value more than stocks of large capitalization companies, and may perform poorly due to the issuers' limited product lines, markets, financial resources or management experience.
- D This portfolio is non-diversified, which means that it invests in a limited number of stocks and is therefore subject to greater overall risk than diversified portfolios. Poor performance of a single security will generally have a more adverse impact on the return of a non-diversified portfolio than on a diversified portfolio, which would normally invest across a greater number of issuers.
- F Invests in securities of foreign companies and governments, which involves risks not typically associated with U.S. investments, including changes in currency exchange rates; economic, political and social conditions in foreign countries; and governmental regulations and accounting standards different from those in the U.S.
- H Invests in high yield or "junk" bonds, which are issued by companies that pose a greater risk of not paying the interest, dividends or principal their bonds have promised to pay. Such bonds are especially subject to adverse changes in interest rates or other general market conditions, or to downturns in the issuers' companies or industries.
- I Morgan Stanley sponsors the MSCI EAFE® Index, Barclays Capital sponsors the Barclays Capital U.S. Aggregate Bond Index, Standard and Poor's sponsors the Standard & Poor's 500 Composite Stock Price Index and the Standard & Poor's MidCap 400 Composite Stock Index and Frank Russell Company sponsors the Russell 2000® Index (together referred to as "index sponsors"). The index sponsors have no responsibility for and do not participate in the management of Portfolio assets or sale of Portfolio shares. Each index and its associated trademarks and service marks are the exclusive property of the respective index sponsors. The Metropolitan Series Fund, Inc. Statement of Additional Information contains a more detailed description of the limited relationship the index sponsors have with Metropolitan Life Insurance Company and the Fund.
- R Invests in Real Estate Investment Trusts (REITs), which attempt to profit from the rental and sale of real property or from real estate mortgages. REITs may suffer from declines in real estate values or changes in interest rates.
- Y These funding choices are Fidelity Variable Insurance Products funds that are designed as investment vehicles for variable annuity and variable life insurance contracts of insurance companies. MetLife receives a fee from Fidelity for providing certain recordkeeping and administrative services. You are not responsible for these fees.**
- AA Asset allocation portfolios are "fund-of-funds" portfolios. Because of this two-tier structure, each asset allocation portfolio bears its own investment management fee and expenses, which includes the cost of the asset allocation services it provides, as well as its pro rata share of the management fee and expenses of each underlying portfolio. Without these asset allocation services, the contract owner's expenses would be lower. Diversification does not ensure a profit or protect against loss.
- An investment in the BlackRock Money Market Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment at \$100 per share, it is possible to lose money by investing in the Portfolio.**
- While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified.

preparing to reach your retirement goal

Gold Track Select variable annuity and the Registered Fixed Account is offered by prospectus only, which is available from your registered representative. You should carefully consider the product's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. The account value is subject to market fluctuations so that, when annuitized or withdrawn, it may be worth more or less than its original value. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of MetLife Insurance Company of Connecticut.

Gold Track Select Variable Annuity is issued by MetLife Insurance Company of Connecticut (MLICC) under policy form numbers L-14666, L-14669, L-14672, L-14672 CA, L-14669 MO, L-14672 MO, L-14669 ND, L-14672 ND, L-14669 NE, L-14672 NE, L-14634A, L-14669 NYNON4223, L-14672 NYNON4223, L-14669 NY4223, L-14672 NY4223, L-14666OR, L-14669OR, L-14672 OR, L-14666PA, L-14669 PA, L-14672 PA, L-14666TX, L-14669 TX, L-14672 TX, L-14669 UT, L-14672 UT, L-14669 WA, L-14672 WA, L-14666WI, L-14669 WI, L-14672 WI, 1300 Hall Boulevard, Bloomfield, CT 06002-2910. Products are distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA), 5 Park Plaza, Suite 1900, Irvine, CA 92614. Securities, including variable products are offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLICC, MLIDC and MSI are MetLife companies.

Like most annuity contracts, MetLife contracts contain surrender charges, termination provisions, holding periods, exclusions, limitations and terms for keeping it in force. See your representative for complete details.

Neither MetLife nor its representatives or agents are permitted to give legal, accounting, ERISA or tax advice. Any discussion of taxes, ERISA or accounting rules included in or related to this brochure is for general informational purposes only. Such discussion does not purport to be complete or to cover every situation. Current tax law and ERISA are subject to interpretation and legislative change. Tax results and the appropriateness of any product for a specific taxpayer may vary depending on the particular set of facts and circumstances. You should consult with and rely on your own independent legal, ERISA, accounting and tax advisors.

Ordinary income taxes may become due as a result of the withdrawal or distribution of taxable amounts from your annuity. Withdrawals taken prior to age 59½ may be subject to a 10% federal tax penalty.

In a low interest rate environment, yields for money market subaccounts, after deduction of contract fees and charges and the charge for any optional benefit riders, may be negative even though the fund's yield, before deducting for such fees and charges, is positive. If you allocate a portion of your contract value to a money market subaccount or participate in an asset allocation program where you allocate a portion of your contract value to a money market subaccount, that portion of your Contract Value may decrease in value.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife

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